

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) An identification system, comprising:

a database comprising user identification information including a verification from the Internal Revenue Service, the verification comprising an acknowledgement record from the Internal Revenue Service's master file that the user's tax return data was previously accepted by the Internal Revenue Service for further processing;

an identification device configured to transmit said user identification information; and

a terminal configured to receive said identification information from said identification device, and to communicate with said database;

wherein said identification information from said identification device and said database are compared to verify the identity of the user.

2. (original) The system of Claim 1, wherein said identification information further comprises a pictorial representation of the user, name, date of birth, hair color, eye color, height or weight of the user.

3. (original) The system of Claim 1, wherein said identification information further comprises a digital representation of the user.

4. (original) The system of Claim 3, wherein said digital representation is a digital  
2 picture, fingerprint, or retinal scan.
5. (original) The system of Claim 1, wherein said identification device comprises  
2 magnetic material.
6. (original) The system of Claim 1, wherein said identification device comprises a  
2 microchip.
7. (original) The system of Claim 1, wherein said terminal comprises:  
2 a point of sale terminal; and  
a reading device configured to receive said user identification  
4 information from said identification device.
8. (original) The system of Claim 1, wherein said identification device is a  
2 bankcard, credit card, or identification card.
9. (currently amended) A method of verifying identification of a user, comprising:  
2 providing a database comprising user identification information, wherein  
said identification information comprises a verification created by the Internal  
4 Revenue Service, the verification comprising a record from the Internal  
Revenue Service acknowledging that the user's tax return data was accepted by  
6 the Internal Revenue Service for further processing;  
issuing an identification device having said user identification  
8 information thereon; and

comparing said one or more user identification information on said  
10 identification device to said user identification information in said database to  
verify identification of the user.

10. (original) The method of Claim 9, wherein providing a database comprises filing  
2 an electronic tax return for the user or opening an account by a bank.

11. (original) The method of Claim 9, wherein providing a database comprises  
2 receiving a verification of the identity of the user from the Internal Revenue Service.

12. (original) The method of Claim 9, further comprising obtaining a digital  
2 representation of the user.

13. (original) The method of Claim 9, wherein said comparing is accomplished at  
2 least in part by a terminal.

14. (currently amended) An identification verification system, comprising:  
2 a database comprising user identification information comprising a  
verification from a government entity and digital information of a user, the  
4 verification comprising a record from the government entity to acknowledge that  
the user's tax return data was verified by the government entity;

6 an identification device encoded with one or more of said user  
identification attributes; and

8 a terminal configured to receive said one or more user identification  
attributes from said identification device, and to communicate with said  
10 database;

wherein said identification attributes from said identification device and  
12 said database are compared to verify the identity of the user.

15. (original) The system of Claim 14, wherein said government entity is the  
2 Internal Revenue Service.

16. (original) The system of Claim 14, wherein said identification attributes further  
2 comprises a pictorial representation of the user.

17. (original) The system of Claim 14, wherein said identification attributes further  
2 comprises a digital representation of the user. 18. The system of Claim 17, wherein  
said digital representation is a digital picture, fingerprint, or retinal scan.

19. (original) The system of Claim 14, wherein said identification device comprises  
2 magnetic material.

20. (original) The system of Claim 14, wherein said identification device comprises  
2 a microchip.

21. (original) The system of Claim 14, wherein said terminal comprises a reading  
2 device configured to receive said user identification attributes from said identification  
device.

22. (original) The system of Claim 14, wherein said identification device is a  
2 bankcard, credit card or identification card.

23. (currently amended) A method of verifying identification of a user, comprising:  
2 creating a database comprising user identification attributes;

providing an identification device configured to transmit user  
4 identification attributes; and  
  
comparing said one or more said user identification attributes from said  
6 identification device to said user identification attributes in said database to  
  
verify identification of the user,  
  
8 wherein said user identification attributes include a verification created by the Internal  
Revenue Service and a digital representation of the user, the verification comprising an  
10 acknowledgement record from the Internal Revenue Service that the user's tax return  
data was previously accepted by the Internal Revenue Service for further processing.

24. (original) The method of Claim 23, wherein said digital representation of the  
2 user comprises digital picture, fingerprint, or retinal scan.

25. (original) The method of Claim 23, wherein said identification device comprises  
2 magnetic material.

26. (original) The method of Claim 23, wherein said identification device comprises  
2 a microchip.

27. (original) The method of Claim 23, wherein said comparing is accomplished at  
2 least in part by a terminal, which comprises a reading device configured to receive said  
user identification attributes from said identification device.

28. (original) The method of Claim 23, wherein said identification device is a  
2 bankcard, credit card, or identification card.

29. (currently amended) A method of verifying identification of a user where a tax  
2 return has been filed, or an account at a bank has been opened, comprising:

receiving a verification of the identity of the user from the Internal  
4 Revenue Service, the verification comprising an acknowledgement record from  
the Internal Revenue Service's master file that the user's tax return data was  
6 previously verified and accepted by the Internal Revenue Service;

obtaining a digital representation of the user;

8 creating a database of user identification information, comprising said  
verification from the Internal Revenue Service and said digital representation of  
10 the user;

encoding one or more of said user identification information onto an  
12 identification device; and

verifying the identity of the user by comparing said one or more user  
14 identification information on said identification device to said user identification  
information in said database.

30. (original) The method of Claim 29, wherein said identification device comprises  
2 magnetic material.

31. (original) The method of Claim 29, wherein said terminal comprises a point of  
2 sale terminal and a reading device configured to receive said user identification  
information from said identification device.

32. (original) The method of Claim 29, wherein said identification device is a  
2 bankcard, credit card, or identification card.

33. (currently amended) A method of verifying identity where a tax return has been  
2 filed or a bank account has been opened, comprising:

receiving an identification verification of the user from the Internal  
4 Revenue Service, the identification verification including an acknowledgement  
record from the Internal Revenue Service that the user's tax return data was  
6 previously verified and accepted by the Internal Revenue Service;

creating a database comprising user identification attributes, which  
8 comprises said identification verification from the Internal Revenue Service;

encoding one or more of said user identification attributes onto an  
10 identification device; and

comparing said one or more user identification attributes on said  
12 identification device to said user identification attributes in said database to  
verify identification of the user.

34. (original) The method of Claim 33, wherein said identification attributes further  
2 comprises a digital representation of the user.